

- (2) be a United States citizen;
- (3) not have received a scholarship under this section for more than 4 academic years, unless the Administrator grants a waiver; and
- (4) submit an application at such time, in such manner, and containing such information, agreements, or assurances as the Administrator may require.

(e) Distribution of funds

The amount of each Ernest F. Hollings Scholarship shall be provided directly to a recipient selected by the Administrator upon receipt of certification that the recipient will adhere to a specific and detailed plan of study and research approved by an institution of higher education.

(f) Funding

Of the total amount appropriated for fiscal year 2005 and annually hereafter to the National Oceanic and Atmospheric Administration, the Administrator shall make available for the Ernest F. Hollings Scholarship program one-tenth of 1 percent of such appropriations.

(g) Scholarship repayment requirement

The Administrator shall require an individual receiving a scholarship under this section to repay the full amount of the scholarship to the National Oceanic and Atmospheric Administration if the Administrator determines that the individual, in obtaining or using the scholarship, engaged in fraudulent conduct or failed to comply with any term or condition of the scholarship. Such repayments shall be deposited in the NOAA Operations, Research, and Facilities Appropriations Account and treated as an off-setting collection and only be available for financing additional scholarships.

(Pub. L. 108-447, div. B, title II, §214, Dec. 8, 2004, 118 Stat. 2884.)

CHAPTER 41—CONSUMER CREDIT PROTECTION

SUBCHAPTER I—CONSUMER CREDIT COST DISCLOSURE

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1615.</p> | <p>Congressional findings and declaration of purpose.</p> <p>Definitions and rules of construction.</p> <p>Exempted transactions.</p> <p>Disclosure guidelines.</p> <p>Determination of finance charge.</p> <p>Determination of annual percentage rate.</p> <p>Administrative enforcement.</p> <p>Views of other agencies.</p> <p>Repealed.</p> <p>Effect on other laws.</p> <p>Criminal liability for willful and knowing violation.</p> <p>Effect on government agencies.</p> <p>Annual reports to Congress by Board.</p> <p>Repealed.</p> <p>Prohibition on use of "Rule of 78's" in connection with mortgage refinancings and other consumer loans.</p> |
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PART B—CREDIT TRANSACTIONS

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1650.</p> | <p>Right of rescission as to certain transactions. Repealed.</p> <p>Open end consumer credit plans.</p> <p>Disclosure requirements for open end consumer credit plans secured by consumer's principal dwelling.</p> <p>Transactions other than under an open end credit plan.</p> <p>Requirements for certain mortgages.</p> <p>Fiduciary duty of servicers of pooled residential mortgages.</p> <p>Civil liability.</p> <p>Liability of assignees.</p> <p>Issuance of credit cards.</p> <p>Liability of holder of credit card.</p> <p>Fraudulent use of credit cards; penalties.</p> <p>Business credit cards; limits on liability of employees.</p> <p>Dissemination of annual percentage rates; implementation, etc.</p> <p>Home equity plans.</p> <p>Reverse mortgages.</p> <p>Certain limitations on liability.</p> <p>Preventing unfair and deceptive private educational lending practices and eliminating conflicts of interest.</p> |
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PART C—CREDIT ADVERTISING

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1665.
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PART D—CREDIT BILLING

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PART E—CONSUMER LEASES

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1667d.</p> | <p>Definitions.</p> <p>Consumer lease disclosures.</p> <p>Lessee's liability on expiration or termination of lease.</p> <p>Consumer lease advertising; liability of advertising media.</p> <p>Civil liability of lessors.</p> |
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